Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-55   (Canceled)

56.   (Withdrawn) A method comprising:

receiving, from a source, a set of payment requests on behalf of a plurality of payors;

processing the set of payment requests to generate a set of payment instructions, wherein the processing includes at least identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests; and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

57.   (Withdrawn) The method of Claim 56, wherein processing the set of payment requests to generate a set of payment instructions includes determining a remittance center of the payee to which the payment instructions are to be sent.

58.   (Withdrawn) The method of Claim 57, wherein processing the set of payment requests to generate a set of payment instructions includes altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

59.   (Currently Amended) A method comprising:

transmitting, to a remittance payment processor, a set of payment requests on behalf of a plurality of payors;

receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests ~~to generate a set of payment instructions~~, wherein the processing includes at least one of:

(i) identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request ~~of the set of payment requests~~,

(ii) determining a remittance center of the payee to which ~~the~~ payment ~~instructions are~~ is to be sent, or

(iii) altering an account number ~~included in~~ associated with the payment request ~~of the set of payment requests~~ according to at least one alteration rule associated with the payee; and

~~transmitting~~ issuing a plurality of payments in accordance with the set of payment instructions received from the remittance payment processor including a payment associated with the payment request, wherein the payment reflects the at least one of the identified payee, determined remittance center, or altered account number ~~to the remittance center specified in the payment instructions~~.

60.   (Withdrawn) A system comprising:

a database, wherein the database includes payee information for each of a plurality of payees;

a processor in communication with the database, wherein the processor executes software instructions for:

receiving, from a source, a set of payment requests on behalf of a plurality of payors,

processing the set of payment requests to generate a set of payment instructions utilizing at least a portion of the payee information stored in the database, and wherein

the processing includes identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests, and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

61.   (Withdrawn) The system of Claim 60, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include determining a remittance center of the payee to which the payment instructions are to be sent.

62.   (Withdrawn) The system of Claim 61, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

63.   (Withdrawn) A system comprising:

a database, wherein the database includes at least one set of payment requests on behalf of a plurality of payors;

a processor in communication with the database, wherein the processor executes software instructions for:

transmitting, to a remittance payment processor, the at least one set of payment requests on behalf of a plurality of payors,

receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming, and

transmitting the set of payment instructions received from the remittance payment

processor to the remittance center specified in the payment instructions.

64.   (Currently Amended) A system comprising:

means for receiving, from a source, a set of payment requests on behalf of a plurality of

payors;

means for processing the set of payment requests to generate a set of payment

instructions, wherein the processing includes at least one of:

(i) identifying a payee associated with a payment request of the set of payment

requests based, at least in part, on information in the payment request ~~of the set of~~

~~payment requests~~,

(ii) determining a remittance center of the payee to which ~~the~~ payment

~~instructions are~~ is to be sent, or

(iii) altering an account number ~~included in~~ associated with the payment request

~~of the set of payment requests~~ according to at least one alteration rule associated with the

payee; and

means for transmitting the set of payment instructions to a merchant payment processing

system, wherein the merchant payment processing system issues a plurality of payments in

accordance with the set of payment instructions including a payment associated with the

payment request, wherein the payment reflects the at least one of the identified payee,

determined remittance center, or altered account number, and wherein the merchant payment

processing system resides at the source.

65.   (Withdrawn) A system comprising:

means for transmitting, to a remittance payment processor, a set of payment requests on

behalf of a plurality of payors;

means for receiving, from the remittance payment processor, a set of payment

instructions, wherein the remittance payment processor generated the set of payment instructions

by, at least in part, processing the set of payment requests, wherein the processing included at

least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming; and

means for transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

66.   (New) A system comprising:

a communications interface;

a processor in communication with the communications interface, wherein the processor executes software instructions for:

transmitting, to a remittance payment processor via the communications interface, a set of payment requests on behalf of a plurality of payors;

receiving, from the remittance payment processor via the communications interface, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing includes at least one of:

(i) identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request,

(ii) determining a remittance center of the payee to which payment is to be sent, or

(iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee; and

issuing a plurality of payments in accordance with the set of payment instructions received from the remittance payment processor including a payment associated with the payment request, wherein the payment reflects the at least one of the identified payee, determined remittance center, or altered account number.

67.   (New) A system comprising:

means for transmitting, to a remittance payment processor, a set of payment requests on behalf of a plurality of payors;

means for receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions

by, at least in part, processing the set of payment requests, wherein the processing includes at least one of:

(i) identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request,

(ii) determining a remittance center of the payee to which payment is to be sent, or

(iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee; and

means for issuing a plurality of payments in accordance with the set of payment instructions received from the remittance payment processor including a payment associated with the payment request, wherein the payment reflects the at least one of the identified payee, determined remittance center, or altered account number.

68. (New) A method comprising:

receiving, from a source, a set of payment requests on behalf of a plurality of payors;

processing the set of payment requests to generate a set of payment instructions, wherein the processing includes at least one of:

(i) identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request,

(ii) determining a remittance center of the payee to which payment is to be sent, or

(iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee; and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues a plurality of payments in accordance with the set of payment instructions including a payment associated with the payment request, wherein the payment reflects the at least one of the identified payee, determined remittance center, or altered account number, and wherein the merchant payment processing system resides at the source.

69.   (New) A system comprising:

a communications interface;

a processor in communication with the communications interface, wherein the processor executes software instructions for:

receiving, from a source, a set of payment requests on behalf of a plurality of payors;

processing the set of payment requests to generate a set of payment instructions, wherein the processing includes at least one of:

(i) identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request,

(ii) determining a remittance center of the payee to which payment is to be sent, or

(iii) altering an account number associated with the payment request according to at least one alteration rule associated with the payee; and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues a plurality of payments in accordance with the set of payment instructions including a payment associated with the payment request, wherein the payment reflects the at least one of the identified payee, determined remittance center, or altered account number, and wherein the merchant payment processing system resides at the source.